

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
PITTSBURGH DIVISION**

In re:

LISA A. GUIDO

Case No. 19-21402GLT

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/04/2019.
- 2) The plan was confirmed on 06/20/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 07/28/2020.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 18.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$29,476.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$8,105.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$8,105.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,516.56
Court Costs	\$0.00
Trustee Expenses & Compensation	\$381.71
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,898.27**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLEGHENY HEALTH NETWORK	Unsecured	40.00	NA	NA	0.00	0.00
AMERICAN EXPRESS NATIONAL BAL	Unsecured	3,963.00	3,963.95	3,963.95	0.00	0.00
AMERICAN EXPRESS NATIONAL BAL	Unsecured	1,069.00	1,069.96	1,069.96	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	78,746.21	74,041.58	0.00	0.00	0.00
CAPITAL ONE BANK (USA) NA BY AT	Unsecured	1,928.00	1,928.91	1,928.91	0.00	0.00
CMS-EAST	Unsecured	2,887.96	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	632.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	650.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	640.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	5,815.00	NA	NA	0.00	0.00
FIGI'S COMPANIES INC	Unsecured	NA	54.96	54.96	0.00	0.00
FIGI'S COMPANIES INC	Unsecured	NA	89.97	89.97	0.00	0.00
GINNYS	Unsecured	NA	476.13	476.13	0.00	0.00
HARMAR VILLAGE CARE CNTR	Unsecured	733.00	NA	NA	0.00	0.00
IC SYSTEM INC	Unsecured	208.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE*	Priority	0.00	4,544.44	4,544.44	0.00	0.00
MCKESSON PATIENT CARE SOLUTIC	Unsecured	10.48	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	2,520.26	2,520.26	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,732.00	2,732.02	2,732.02	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	NA	837.00	837.00	0.00	0.00
NUVISION FEDERAL CREDIT UNION	Unsecured	0.00	2,743.20	2,743.20	0.00	0.00
NUVISION FEDERAL CREDIT UNION	Secured	16,721.00	14,550.00	14,550.00	3,394.89	811.84
ONE MAIN FINANCIAL GROUP LLC A	Unsecured	792.00	507.33	507.33	0.00	0.00
PA DEPARTMENT OF REVENUE*	Priority	0.00	3,411.79	3,411.79	0.00	0.00
PA DEPARTMENT OF REVENUE*	Unsecured	0.00	152.75	152.75	0.00	0.00
PEOPLES NATURAL GAS CO LLC*	Unsecured	NA	128.27	128.27	0.00	0.00
PHOENIX REHABILITATION HEALTH	Unsecured	75.89	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	344.00	387.20	387.20	0.00	0.00
PORTFOLIO RECOVERY ASSOCIATES	Unsecured	2,456.00	2,456.64	2,456.64	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	523.00	523.06	523.06	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	854.00	854.67	854.67	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	277.00	277.94	277.94	0.00	0.00
QUANTUM3 GROUP LLC AGNT - MOI	Unsecured	1,304.00	1,304.68	1,304.68	0.00	0.00
SIRIUS XM	Unsecured	52.05	NA	NA	0.00	0.00
TNB VISA	Unsecured	354.00	NA	NA	0.00	0.00
TRANSWORLD SYSTEMS	Unsecured	86.52	NA	NA	0.00	0.00
UPMC HEALTH SERVICES	Unsecured	75.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$14,550.00	\$3,394.89	\$811.84
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,550.00</b>	<b>\$3,394.89</b>	<b>\$811.84</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$7,956.23	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$7,956.23</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$23,008.90</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,898.27</u>
Disbursements to Creditors	<u>\$4,206.73</u>
<b>TOTAL DISBURSEMENTS :</b>	
	<b><u>\$8,105.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 10/02/2020

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.